

# Exhibit 18

Jeff Needham/HBUS/HSBC  
05/03/2007 08:11 AM

To Philip G Wong/HBUS/HSBC@HSBC  
cc Amy S Ku/HBUS/HSBC  
hcc  
Subject Fw: Meng, 0839434952

History: This message has been forwarded.

Phil,

Accounting will waive the fee recovery on the MENG transaction. As you are aware, required fee's must be collected, otherwise it will result in a payroll deduction.

Thanks.

----- Forwarded by Jeff Needham/HBUS/HSBC on 05/03/2007 08:09 AM -----

Lisa Petrus/HBUS/HSBC  
05/03/2007 06:02 AM

To Debra Mack/HBUS/HSBC@HSBC  
cc Jeff Needham/HBUS/HSBC@HSBC, Amy S  
Ku/HBUS/HSBC@HSBC  
Subject Fw: Meng, 0839434952

Hi Debra.

Please do not charge for this loan.

Thanks

Lisa Petrus  
Financial Admin  
Phone 716-651-6498  
Fax 732-352-6931

----- Forwarded by Lisa Petrus/HBUS/HSBC on 05/03/2007 08:59 AM -----

Jeff Needham/HBUS/HSBC  
05/02/2007 07:38 PM

To Lisa Petrus/HBUS/HSBC@HSBC  
cc Amy S Ku/HBUS/HSBC  
Subject Meng, 0839434952

Lisa,

The above referenced loan appeared on the recent withdrawn/declined report for fee collection of \$325. Per Philip Wong, LO, the borrower was an existing HSBC Mtg Corp customer, who made application with him via the Oakland branch, and then rec'd a retention/modification offer from telesales. The borrower chose the retention offer, and withdraw application.

Given the circumstances on this loan, please waive the recovery of the application fee.

Please confirm.... Thanks.

NKA001477

REDACTED

98 left

[preview invite](#)

—Forwarded by Philip G Wong/HBUS/HSBC on 03/02/2008 08:35AM —

To: Philip G Wong/HBUS/HSBC@HSBC  
From: Amy S Ku/HBUS/HSBC  
Date: 02/26/2008 01:46PM  
Subject: Declined/Withdrawn Expense Report Jan 08.

Philip,

<http://mail.google.com/mail/?ui=1&ik=65542002eb&view=cv&search=inbox&th=11adfe1a4724920&ww=1065&cvap=0&qt=...> 7/1/2008

NKA009131

[Compose Mail](#)[Inbox \(137\)](#)[Shared](#)[Chats](#)[Sent Mail](#)[Drafts \(8\)](#)[All Mail](#)[Spam \(117\)](#)[Trash](#)[Contacts](#)[Quick Contacts](#)[Search, add, or invite](#)[Philip Wong](#)

Connecting in 38s..

[Try now](#)

We're experiencing technical difficulties that may prevent your chats from being sent.

[Labels](#)[Edit labels](#)[Invite a friend](#)

Give Gmail to:

 98 left
[Preview invite](#)

The following is the Declined/Withdrawn Expense Report Jan 08 showing 3 charges for loan application fees uncollected. As you already knew about the mandatory application fee requirement, you will be charged for not collecting these fees at application.

Please call me if you have any questions or concern.

## Declined/Withdrawn Expense Report Jan 08.

Title	Loan Officer	Loan Number	Borrower	Appr fee	Credit rpt fee	Appl fee	Total expense
<i>Retail Loan Officer</i>							
	Wong, Philip	449904075	PRADO	\$0.00	\$0.00	\$325.00	\$325.00
	Wong, Philip	459751239	CHING	\$0.00	\$0.00	\$525.00	\$525.00
	Wong, Philip	459338552	RIZO	\$0.00	\$0.00	\$325.00	\$325.00

Best regards,

Amy S Ku

VP, Sr Regional Retail Mortgage Lending Manager, Northern California | HSBC Mortgage Corporation (USA)  
801 Montgomery Street, San Francisco, CA 94111  
Ask me about Premier Deluxe Mortgage program. We offer Great Rate Discount and NO Lender Fees!

Phone: 650-222-6845  
Fax: 917-328-5187  
Email: amy.s.ku@us.hsbc.com

\*\*\*\*\*  
This E-mail is confidential. It may also be legally privileged. If you are not the addressee you may not copy, forward, disclose or use any part of it. If you have received this message in error, please delete it and all copies from your system and notify the sender immediately by return E-mail.

Internet communications cannot be guaranteed to be timely, secure, error or virus-free. The sender does not accept liability for any errors or omissions.

\*\*\*\*\*  
SAVE PAPER - THINK BEFORE YOU PRINT

<http://mail.google.com/mail/?ui=1&ik=65542002eb&view=cv&search=inbox&th=11adfe1a4724920&ww=1065&cvap=0&q=...> 7/1/2008

NKA009132